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"Bogus e-mails that try to trick customers into giving out personal information are the hottest, and most troubling, new scam on the Internet." Jana Monroe, FBI

Phishing is a way to steal your identity!

Be a cautious consumer to avoid getting hooked by phishers.

Don't Get Hooked by Online Crooks

Perhaps you've heard of "phishing." Or maybe not. Either way, you need to know about this rapidly growing method of tricking you into giving up private information such as credit card numbers and passwords. Phishing is a way to steal your identity. The Anti-Phishing Working Group says phishers are able to convince up to five percent of recipients to respond to phishing attacks.

You might think phishing requires some real techno-smarts. Not anymore. Now anybody can download a do-it-yourself phishing kit.

I consider myself pretty savvy about this sort of scam, so I thought I'd get a perfect score on a free online test about phishing...but I didn't. The lesson here is it is extremely difficult to differentiate valid messages from some of the more sophisticated phishing attempts. Visit the Mail Frontier site and try the quiz. It is instructive.

What can you do? Plenty. And it starts by being an informed consumer. The FTC has an online article that is clearly written and informative. About.com also features an article about FBI warnings on phishing.

You can find good information about identity theft and identity fraud at the Identity Theft Resource Center. Their prevention tips are great. They also have a risk assessment test that only takes a few minutes to complete.

You can equip your web browser to help you detect when you are being directed to a fake site – one that looks real but may not be. A freeware product called SpoofStick is available for users of Internet Explorer and Firefox web browsers. Phishers can make a fake site look very real. SpoofStick simply verifies the name of the site you are visiting. Remember to get permission from your network or system administrator before installing third-party software.

Bottom line: e-mail is a very powerful tool. But it can hurt as much as help. Do your homework before responding to e-mails that asking for personal or private information.

Resources

Definition: http://www.webopedia.com/TERM/p/phishing.html

General info: http://www.antiphishing.org/

DIY phishing kit: http://www.theregister.co.uk/2004/08/19/diy_phishing/

Phishing test: http://survey.mailfrontier.com/survey/quiztest.html
FTC: http://www.ftc.gov/bcp/conline/pubs/alerts/phishingalrt.htm

FBI on About.com: http://usgovinfo.about.com/cs/consumer/a/aaspoofing.htm
Identity Theft Resource Center: http://www.idtheftcenter.org/cresources.shtml
Preventing identity theft: http://www.idtheftcenter.org/preventiontips.shtml

Identity theft test: http://www.idtheftcenter.org/idthefttest.shtml

SpoofStick: http://www.corestreet.com/spoofstick/

"Businesses have to be careful not to be lured into a false sense of security against spyware by antivirus solutions or firewalls. Neither sufficiently targets the problem."

ZDNet

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Spyware: Here's Looking at You

Spyware is a program that gets installed in your computer and reports personal information to someone else. You may not even know such software is installed. ZDNet has a very informative commentary available on how spyware works and how it hurts you.

Spyware may steal information about you, flood your browser with pop-ups, invite spam, slow down your internet connection, and slow down or crash your computer. In some cases, some settings in your web browser can be hijacked and you lose control of your connection.

What can you do? Even the most careful web user is likely to have some spyware installed on his or her computer. Every computer I look at seems to have some. There are several free or low-cost programs that will



help you combat spyware, such as Ad-Aware, PestPatrol, and Spybot Search & Destroy. PC Magazine recently gave Webroot's Spy Sweeper an Editor's Choice award. If you try one of these, be sure you update the program before scanning your system (and be sure to get your system administrator's permission first).

Internet Explorer allows helper applications called Browser Helper Objects (or BHOs) to install themselves

into IE. Some BHOs like the Google Toolbar are helpful. Others may be harmful. BHODemon reports on the BHOs installed on your PC and allows you to enable or disable individual BHOs.

Bottom line: Scan your computer for spyware. Make it a weekly part of maintaining your computer so it remains an effective tool for you.

Resources

ZDNet commentary:

http://techupdate.zdnet.com/techupdate/stories/main/Spyware_following_spa m_into_the_enterprise.html

Ad-Aware: http://www.lavasoftusa.com/software/adaware/

PestPatrol: http://www.pestpatrol.com/

Spybot S&D: http://www.safer-networking.org/en/index.html

SpySweeper: http://www.webroot.com/wb/products/spysweeper/index.php
Editor's Choice: http://www.pcmag.com/article2/0,1759,1626832,00.asp
BHODemon: http://pcworld.com/downloads/file_description/0,fid,23611,00.asp

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